

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**In Re: **John T. Marcellus, Jr.
Jessica L. Marcellus**Case No.: **17-28350 (ABA)**Judge: **Andrew B. Altenburg**

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice Required

Date:

August 1, 2022☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney /s/ BJS Initial Debtor: /s/ JTM Initial Co-Debtor /s/ JLM

Part 1: Payment and Length of Plan

a. The debtor shall pay 652.00 Monthly to the Chapter 13 Trustee, starting on August 1, 2022 for approximately 1 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

\$29,509.00 PTD

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Sadek & Cooper	Administrative	\$1,955.00
Sadek & Cooper - Anticipated Fee Application	Administrative	\$400.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

- ☒ None
☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Ocwen Loan Servicing	21 Adams Street Logan Township, NJ 08085 Gloucester County	152,982.00	0.00
Wells Fargo Bank Nv Na	21 Adams Street Logan Township, NJ 08085 Gloucester County	152,982.00	0.00

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Creditor

i. The Money Source 56 Stonemill way, Logan Township, NJ

ii. HUD 56 Stonemill Way, Logan Township, NJ \$45,235.11

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$___ to be distributed *pro rata*

☐ Not less than ___ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local

form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: June 1, 2022

Explain below why the plan is being modified:	Explain below how the plan is being modified:
Amend Petition to reflect Loan Modification	Part 1(a), (e); Part 9

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Debtor(s) will continue to make payments to student loans serviced by ECMC or their assigns outside of the Chapter 13 Plan; Where Loans are deferred or in forbearance under CARES Act or other applicable law, Debtor(s) will pay resume payments as required; Debtor(s) will not pay any claims filed by student loan creditors through the Chapter 13 Plan

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>August 1, 2022</u>	<u>/s/ John T. Marcellus, Jr.</u> John T. Marcellus, Jr. Debtor
Date: <u>August 1, 2022</u>	<u>/s/ Jessica L. Marcellus</u> Jessica L. Marcellus Joint Debtor
Date: <u>August 1, 2022</u>	<u>/s/ Brad J. Sadek, Esquire</u> Brad J. Sadek, Esquire Attorney for the Debtor(s)

In re:
John T. Marcellus, Jr.
Jessica L. Marcellus
Debtors

Case No. 17-28350-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 15, 2022

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
+++	Addresses marked '+++ were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ John T. Marcellus, Jr., Jessica L. Marcellus, 56 Stonemill Way, Swedesboro, NJ 08085-1861
cr	+ The Money Source, Inc., P.O. Box 340514, Tampa, FL 33694-0514
517126792	+++ Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118
517058585	+ Gloucester County Special Civil Part, 1 N Broad St, Woodbury, NJ 08096-4602
517256061	+++ Icon Equities LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118
519668449	+ Navient Solutions, LLC. on behalf of, ECMC, PO BOX 16408, St Paul, MN 55116-0408
517058589	Ocwen Loan Servicing, 1661 Washington Road, Suite 100, West Palm Beach, FL 33414
517058590	+ Prosper Marketplace Inc, 101 2nd St Fl 15, San Francisco, CA 94105-3672
517260424	+ RoundPoint Mortgage Servicing Corporation, 5016 Parkway Plaza Blvd, Suite 200, Charlotte, NC 28217-1930
517058592	Sunterra Financial Srv, Inc, Attn: Bankruptcy, 3865 W Cheyenne Ave, Las Vegas, NV 89135
517058599	+ Wells Fargo Bank Nv Na, Po Box 31557, Billings, MT 59107-1557

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 15 2022 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 15 2022 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Aug 15 2022 20:46:00	HSBC Bank USA, N.A., Robertson, Anschutz & Schneid P.L., 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853
517074653	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 15 2022 20:46:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517058568	Email/Text: ebnbankruptcy@ahm.honda.com	Aug 15 2022 20:46:00	American Honda Finance, Po Box 168088, Irving, TX 75016
517058570	Email/Text: collectors@arresourcesinc.com	Aug 15 2022 20:46:00	Ar Resources Inc, Bankruptcy, Po Box 1056, Blue Bell, PA 19422
517058571	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 15 2022 20:48:48	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517196770	Email/PDF: bncnotices@becket-lee.com	Aug 15 2022 20:49:15	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

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517058574	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 15 2022 20:49:02	Cardworks/CW Nexus, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
517058577	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 15 2022 20:48:56	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517058578	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 15 2022 20:49:07	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517058581	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 15 2022 20:46:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517058580	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 15 2022 20:46:00	Comenity Bank/nwyrk&co, 220 W Schrock Rd, Westerville, OH 43081-2873
517145842	Email/Text: BKPT@cfna.com	Aug 15 2022 20:46:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517058583	+ Email/Text: BKPT@cfna.com	Aug 15 2022 20:46:00	Credit First National Assoc, Attn: BK Credit Operations, Po Box 81315, Cleveland, OH 44181-0315
517058584	+ Email/PDF: creditonebknofications@resurgent.com	Aug 15 2022 20:48:51	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
517199842	Email/Text: ECMCBKNotices@ecmc.org	Aug 15 2022 20:46:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
517577875	Email/Text: bkenotice@rushmorelm.com	Aug 15 2022 20:46:00	First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
517577876	+ Email/Text: bkenotice@rushmorelm.com	Aug 15 2022 20:46:00	First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, First Guaranty Mortgage Corporation, c/o Rushmore Loan Management Services 92619-2708
517058575	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 15 2022 20:48:48	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517058586	+ Email/Text: PBNCNotifications@peritussservices.com	Aug 15 2022 20:46:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043
517216156	Email/PDF: resurgentbknofications@resurgent.com	Aug 15 2022 20:48:55	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517058587	+ Email/Text: bk@lendingclub.com	Aug 15 2022 20:46:00	Lending Club Corp, 71 Stevenson St, Suite 300, San Francisco, CA 94105-2985
517216080	Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 15 2022 20:48:48	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517058588	Email/Text: paula.tilley@nrsagency.com	Aug 15 2022 20:46:00	Natiowide Recovery Service, Po Box 8005, Cleveland, TN 37320
517259638	Email/Text: BKEBN-Notifications@ocwen.com	Aug 15 2022 20:46:00	Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
517180948	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 15 2022 20:49:06	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
517248611	Email/Text: bnc-quantum@quantum3group.com	Aug 15 2022 20:46:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517059254	+ Email/PDF: gecsed@recoverycorp.com	Aug 15 2022 20:48:51	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517058593	+ Email/PDF: gecsed@recoverycorp.com		

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517058594	+ Email/PDF: gecsedl@recoverycorp.com	Aug 15 2022 20:49:05	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517058595	+ Email/PDF: gecsedl@recoverycorp.com	Aug 15 2022 20:49:14	Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
517058596	+ Email/PDF: gecsedl@recoverycorp.com	Aug 15 2022 20:49:14	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517260166	+ Email/Text: bncmail@w-legal.com	Aug 15 2022 20:49:04	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517058597	+ Email/Text: bncmail@w-legal.com	Aug 15 2022 20:46:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519321082	+ Email/Text: BK@servicingdivision.com	Aug 15 2022 20:46:00	Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
519321083	+ Email/Text: BK@servicingdivision.com	Aug 15 2022 20:46:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
517058598	+ Email/Text: bncmail@w-legal.com	Aug 15 2022 20:46:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450, The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
517117634	Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Aug 15 2022 20:46:00	Tnb-Visa (TV) / Target, C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475
		Aug 15 2022 20:48:56	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517058569	*P++	AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088, address filed with court:, American Honda Finance, Po Box 168088, Irving, TX 75016
517058572	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517058573	*+	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517058579	*+	Citicards Cbna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040, Saint Louis, MO 63179-0040
517058582	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517058576	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517213736	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
519677980	*+	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
517058591	##+	Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

TOTAL: 0 Undeliverable, 8 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0312-1

User: admin

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Form ID: pdf901

Total Noticed: 50

Date: Aug 17, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2022 at the address(es) listed below:

Name	Email Address
Amani Sahar Abdellah	on behalf of Creditor Hidden Creek Estates Community Association Inc. aabdellah@hillwallack.com
Brad J. Sadek	on behalf of Joint Debtor Jessica L. Marcellus bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Brad J. Sadek	on behalf of Debtor John T. Marcellus Jr. bradsadek@gmail.com, bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Brian E Caine	on behalf of Creditor First Guaranty Mortgage Corporation bcaine@parkermccay.com BKcourtntices@parkermccay.com
Denise E. Carlon	on behalf of Creditor First Guaranty Mortgage Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor The Money Source Inc. bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor HSBC Bank USA N.A. hkapan@rasnj.com, informationathnk@aol.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin M. Buttery	on behalf of Creditor HSBC Bank USA N.A. kbuttery@moodklaw.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 12	